

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/16/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gabriel F. Caliendo
aka Gabriel Frank Caliendo
16515 Christopher Drive
Lemont, IL 60439

Lois E Caliendo
16515 Christopher Drive
Lemont, IL 60439

Case Number: 14-44763
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-9247
xxx-xx-5393

Attorney for Debtor(s) (name and address):

Nathan C Volheim
Sulaiman Law Group, LTD
900 Jorie Blvd
Suite 150
Oak Brook, IL 60523
Telephone number: 630-575-8181

Bankruptcy Trustee (name and address):

Steven R Radtke
Chill, Chill & Radtke PC
79 W Monroe Street Suite 1305
Chicago, IL 60603
Telephone number: 312-346-1935

Meeting of Creditors:

Date: **February 2, 2015**

Time: **12:30 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/3/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM –4:30 PM

Date: December 17, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Gabriel F. Caliendo
 Lois E Caliendo
 Debtors

Case No. 14-44763-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: jclarke
 Form ID: b9a

Page 1 of 3
 Total Noticed: 84

Date Rcvd: Dec 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2014.

db/jdb
 22739787 +Gabriel F. Caliendo, Lois E Caliendo, 16515 Christopher Drive, Lemont, IL 60439-4647
 22739788 +Advocate Good Samaritan Hospital, 3815 Highland Avenue, Downers Grove, IL 60515-1590
 22739789 +Advocate Medical Center, 701 Lee Street, Des Plaines, IL 60016-4539
 22739796 +BMO Harris Bank, 401 N. Executive Drive, Brookfield, WI 53005-6013
 22739797 +BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
 22739798 +BMO Harris Bank NA-, 1st Mortgage Collection Dept-PO Box 8478, 3800 Golf Road, Suite 300, Rolling Meadows, IL 60008-4037
 22739792 +Bank of America, Attn: Correspondence Unit, Po Box 5170, Simi Valley, CA 93062-5170
 22739794 +Blatt, Hasenmiller, Leisker and Moore,, 125 S. Wacker Drive, Suite400, Chicago, IL 60606-4440
 22739795 +Blitt & Gaines, P.C., 661 W. Glenn Avenue, Wheeling, IL 60090-6017
 22739853 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 22739799 (address filed with court: The Home Depot, Processing Center, Des Moines, IA 50364)
 Cach LLC/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco Strette, 2nd Floor, Denver, CO 80237
 22739804 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 22739807 +CitiBank, N.A., PO Box 790110, Saint Louis, MO 63179-0110
 22739806 +Citibank, N.A., 399 Park Avenue, New York, NY 10022-4699
 22739808 +Citibank/The Home Depot, Citicorp Credit Services/Centralized BK, Po Box 790040, Saint Louis, MO 63179-0040
 22739809 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034, Saint Louis, MO 63179-0034
 22739810 +Cook County Assesor's Office, 118 N. Clark Street, Chicago, IL 60602-1304
 22739811 +Digestive Health Services, 3825 Highland Avenue, Suite 302, Downers Grove, IL 60515-1562
 22739814 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 22739815 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 22739818 +Good Samaritan Hospital, 3815 Highland Avenue, Downers Grove, IL 60515-1590
 22739820 +HSBC, Attn: CLM FAP, 2929 Walden Avenue, Depew, NY 14043-2690
 22739822 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110
 22739823 +Jack D Clemis MD, 151 N Michigan Avenue, Suite 914, Chicago, IL 60601-7538
 22739824 +Keough & Moody, P.C., 1250 East Diehl Road, Suite 405, Naperville, IL 60563-9389
 22739825 +Keynote Consulting, 220 West Campus Drive, Suite 102, Arlington Heights, IL 60004-1498
 22739826 +M3 Financial, PO Box 7230, Westchester, IL 60154-7230
 22739830 +MBNA Credit Card, P.O. Box 4369, Toronto, ON M5W3P2, CANADA
 22739835 +MJK Legal, 22 W. Washington, Chicago, IL 60602-1605
 22739836 +MJK Legal Group, 11209 S. Fairfield, Chicago, IL 60655-1902
 22739831 +Michael J. Kartsounis, 11209 S Fairfield, Chicago, IL 60655-1902
 22739837 +Northwestern Medical Group, 26609 Netwrok Place, Chicago, IL 60673-1266
 22739839 +Ocwen Loan Servicing, P.O. Box 6440, Carol Stream, IL 60197-6440
 22739840 +Ocwen Loan Serving, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
 22739841 +Pinnacle, 5950 La Place Court, Suite 101, Carlsbad, CA 92008-8831
 22739842 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
 22739843 +Pinnacle Credit Services, 7900 Minnesota 7, Minneapolis, MN 55426
 22739846 ++RUSH UNIVERSITY MEDICAL CENTER, 1700 WEST VAN BUREN STREET, SUITE 161, CHICAGO IL 60612-3228
 (address filed with court: Rush University Medical Group, 75 Remittance Drive, Ste 1611, Chicago, IL 60675)
 22739849 Sears / Citibank USA Sears, P.O. Box 790034, Saint Louis, MO 63179-0034
 22739851 +Statebridge Company, 4600 S Syracuse Street, Suite 7, Denver, CO 80237-2750
 22739852 +Statebridge Company, LLC, 5680 Greenwood Plaza Boulevard, Suite 100S, Englewood, CO 80111-2404
 22739854 +The University of Chicago Physicians, 75 Remittance Drive, Suite 1385, Chicago, IL 60675-1385
 22739855 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 22739857 +University Of Chicago Medicine, 15965 Collection Center Drive, Chicago, IL 60693-0159
 22739856 +University of Chicago Medicine, 15965 Collections Center Drive, Chicago, IL 60693-0159
 22739861 +Verizon, 500 Technology Drive, Ste 550, Weldon Spring, MO 63304-2225
 22739865 +West Suburban Bank, 711 S Westmore Avenue, Lombard, IL 60148-3770
 22739866 +West Suburban Bank, 711 Westmore Meyers Road, Lombard, IL 60148-3770
 22739867 +West Suburban Bank, 6400 S. Cass Avenue, Westmont, IL 60559-3209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: courtinfo@sulaimanlaw.com Dec 18 2014 00:47:34 Nathan C Volheim,

Sulaiman Law Group, LTD, 900 Jorie Blvd, Suite 150, Oak Brook, IL 60523
 tr +EDI: QSRRADTKE.COM Dec 18 2014 00:18:00 Steven R Radtke, Chill, Chill & Radtke PC,
 79 W Monroe Street Suite 1305, Chicago, IL 60603-4925
 22739790 +EDI: AMEREXPR.COM Dec 18 2014 00:18:00 American Express, Box 0001,
 Los Angeles, CA 90096-8000
 22739789 +EDI: BECKLEE.COM Dec 18 2014 00:18:00 American Express, Po Box 3001,
 16 General Warren Boulevard, Malvern, PA 19355-1245
 22739791 +EDI: BECKLEE.COM Dec 18 2014 00:18:00 American Express *, c/o Becket & Lee,
 P.O. Box 3001, Malvern, PA 19355-0701

District/off: 0752-1

User: jclarke
Form ID: b9a

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Total Noticed: 84

Date Rcvd: Dec 17, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22739793 +EDI: BANKAMER2.COM Dec 18 2014 00:18:00 Bank Of America, N.A. *, 401 N. Tryon Street,
NC1-021-02-20, Charlotte, NC 28255-0001
22739800 +EDI: CAPITALONE.COM Dec 18 2014 00:18:00 Capital One Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
22739801 +EDI: AIS.COM Dec 18 2014 00:29:00 Capital One, N.A. *, c/o American Infosource,
P.O Box 54529, Oklahoma City, OK 73154-1529
22739802 +EDI: CAPITALONE.COM Dec 18 2014 00:18:00 Capital One, N.A.*, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
22739803 +EDI: CHASE.COM Dec 18 2014 00:18:00 Chase *, ATTN: Bankruptcy Department,
P.O. Box 15298, Wilmington, DE 19850-5298
22739805 +EDI: CITICORP.COM Dec 18 2014 00:18:00 CitiBank, Po Box 6497,
Sioux Falls, SD 57117-6497
22739812 EDI: DISCOVER.COM Dec 18 2014 00:18:00 Discover Financial Services, 2500 Lake Cook Road,
Deerfield, IL 60015
22739813 EDI: DISCOVER.COM Dec 18 2014 00:18:00 Discover Financial Services LLC, Po Box 15316,
Wilmington, DE 19850
22739816 +EDI: RMSC.COM Dec 18 2014 00:18:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
Fifth Floor, Stamford, CT 06905-5125
22739817 +EDI: RMSC.COM Dec 18 2014 00:18:00 GE Money Bank Care Card, Po Box 960061,
Orlando, FL 32896-0061
22739821 +EDI: HFC.COM Dec 18 2014 00:18:00 HSBC, One HSBC Center, Buffalo, NY 14203-2842
22739819 +EDI: HFC.COM Dec 18 2014 00:18:00 HSBC, Po Box 5213, Carol Stream, IL 60197-5213
22739827 +EDI: TSYS2.COM Dec 18 2014 00:18:00 Macy's, Po Box 183083, Columbus, OH 43218-3083
22739829 EDI: TSYS2.COM Dec 18 2014 00:18:00 Macy's Inc., 911 Duke Boulevard, Mason, OH 45040
22739828 +EDI: TSYS2.COM Dec 18 2014 00:18:00 Macy's Inc., 9111 Duke Boulevard,
Mason, OH 45040-8999
22739833 +EDI: MID8.COM Dec 18 2014 00:28:00 Midland Credit Management, Inc.,
8875 Aero Drive Suite 200, San Diego, CA 92123-2255
22739832 +EDI: MID8.COM Dec 18 2014 00:28:00 Midland Credit Management, Inc., 8875 Aero Drive,
San Diego, CA 92123-2255
22739834 +EDI: MID8.COM Dec 18 2014 00:28:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
22739838 +E-mail/Text: vanessa.mass@ocwen.com Dec 18 2014 00:48:02 Ocwen Loan,
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
22739844 EDI: PRA.COM Dec 18 2014 00:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
22739845 +EDI: CBSRUSHMEDCTR.COM Dec 18 2014 00:28:00 Rush University Medical Center,
1700 W. Van Buren Suite 161, Chicago, IL 60612-3228
22739847 +EDI: SEARS.COM Dec 18 2014 00:18:00 Sears, Po Box 182149, Columbus, OH 43218-2149
22739848 +EDI: SEARS.COM Dec 18 2014 00:18:00 Sears / CBSD, Attn: Bankruptcy Department,
PO Box 6189, Sioux Falls, SD 57117-6189
22739850 +EDI: SEARS.COM Dec 18 2014 00:18:00 Sears/CitiBank, Po Box 6283,
Sioux Falls, SD 57117-6283
22739858 EDI: USBANKARS.COM Dec 18 2014 00:28:00 US Bank, Po Box 5227, Cincinnati, OH 45201
22739860 +EDI: USBANKARS.COM Dec 18 2014 00:28:00 US Bank Home Mortgage, US Bancorp Center,
800 Nicollet Mall, Minneapolis, MN 55402-2511
22739859 +EDI: USBANKARS.COM Dec 18 2014 00:28:00 US Bank Home Mortgage, Bankruptcy/Recovery Dept,
Po Box 5229, Cincinnati, OH 45201-5229
22739862 +EDI: AFNIVZWIRE.COM Dec 18 2014 00:18:00 Verizon Communications, Inc, 1515 Woodfield Road,
Schaumburg, IL 60173-5443
22739863 +EDI: AFNIVZWIRE.COM Dec 18 2014 00:18:00 Verizon Wireless, 1 Verizon Place,
Alpharetta, GA 30004-8510
22739864 +E-mail/Text: BKRMailOps@weltman.com Dec 18 2014 00:49:21 Weltman, Weinberg & Reis Co., LPA,
180 North LaSalle Street, Suite 2400, Chicago, IL 60601-2704

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2014

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: jclarke
Form ID: b9a

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Total Noticed: 84

Date Rcvd: Dec 17, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2014 at the address(es) listed below:

Nathan C Volheim on behalf of Debtor Gabriel F. Caliendo courtinfo@sulaimanlaw.com,
nvolheim@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkcourtinfo@gmail.com;ECFNotice@sulaimanlaw.com
;sulaiman.igotnotices@gmail.com
Nathan C Volheim on behalf of Joint Debtor Lois E Caliendo courtinfo@sulaimanlaw.com,
nvolheim@sulaimanlaw.com;mbadwan@sulaimanlaw.com;bkcourtinfo@gmail.com;ECFNotice@sulaimanlaw.com
;sulaiman.igotnotices@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Steven R Radtke sradtke@chillchillradtke.com, sradtke@ecf.epiqsystems.com

TOTAL: 4